

## BORROWER'S IDENTITY-OF-INTEREST CERTIFICATION

I hereby certify to the Department of Housing and Urban Development (HUD) and (lender), that I/We do not have any identity-of-interest with the seller of the property. I also Certify that I/We do not have a conflict-of-interest with any other party to the transaction, including the realtor, lender, contractor, consultant and/or the appraiser. In addition, I certify that I am not obtaining any source of funds or acting as a "strawbuyer" for another individual, partnership, company or investment club and I/We (circle one) will/will not (circle one) occupy the residence I/We are purchasing or refinancing.

***Warning: HUD will prosecute false claims and statement. Convictions may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012: U.S.C 3729, 3802).***

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Borrower Date

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Borrower Date

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Borrower Date

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Borrower Date